

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

Bansal, et al.

Atty. Docket No.: JP920010123US1

Serial No.: 09/901,227

Group Art Unit: 3628

Filed: July 9, 2001

Examiner: Dass, Harish T.

For: **ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF UNCERTAINTY AND RISK FACTORS**

RESPONSE UNDER 37 C.F.R. §1.111

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action mailed February 27, 2007, setting a three-month statutory period for response. Therefore, this Response is timely filed.